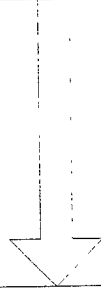


Fig. 1

58

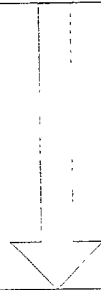
Set up User A's Account with credit limit and/
or profile

-25



User A sets up authorized users by having
each authorized user enter
bioauthentication information

-26



User A assigns subcredit limits to each
authorized user

-27

Fig. 2

09734588 124200

Authorized user requests that payment
be made for an item or service by user
A's account

Authorized user is requested to enter
bioauthentication information

Bioauthentication information is
compared to bioauthentication
information stored previously for
authorized user

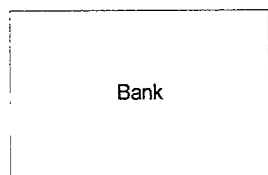
Access denied

If Bioauthentication information
matches, then compare if payment
amount is less than or equal to the
available sub-credit limit

Payment denied

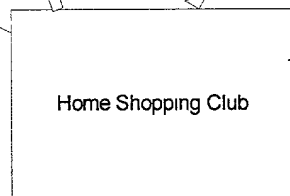
If comparison is true compare if
available credit limit can cover
payment amount and if so deduct
payment amount from available credit
limit and authorize purchase

Fig. 3



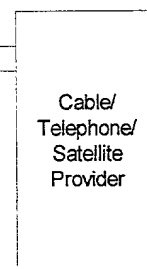
Bank

33



Home Shopping Club

Request to Ship Product



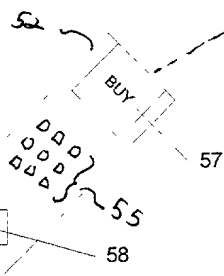
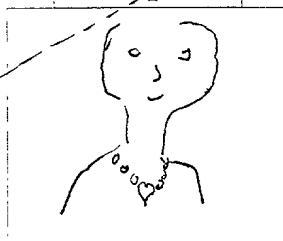
Cable/
Telephone/
Satellite
Provider

Purchase Request

50

STO

51



55

58

Fig. 4

Fig. 5